IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION OF: KangYoon Lee et al.

SERIAL NO.

FILED: Herewith

FOR: SYSTEM AND METHOD FOR PERFORMING
      PERSONAL FINANCE MANAGEMENT
          USING THE INTERNET

DOCKET NO. JP920000395

EXAMINER:

GROUP ART:
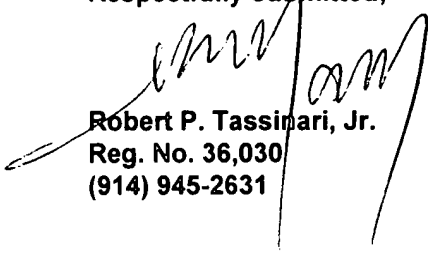
DATED: November 7, 2001

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

In order to assist in the examination of this application, and in accordance and compliance with 37 CFR 1.56, 1.97 and 1.98, a copy of the document listed on the attached form PTO-1449 is forwarded herewith.

Respectfully submitted,

Robert P. Tassinari, Jr.
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IBM Corporation
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P.O. Box 218
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ATTY. DOCKET NO.   JP9200003—   SERIAL NO.:

APPLICANT: Kang Yoon Lee et al

FILING DATE: Herewith   GROUP:

REFERENCE DESIGNATION

U.S. PATENT DOCUMENTS

EXAMINER INITIALS		DOCUMENT NUMBER							DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPRO.)
	AA	6	0	3	2	1	3	3	02/29/2000	James J. Hilt et al.	705	60	11/3/1995
	AB												
	AC												
	AD												
	AE												
	AF												
	AG												
	AH												
	AI												
	AJ												
	AK												

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER						DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
												YES	NO
	AL												
	AM												
	AN												
	AO												
	AP												

OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)

	AQ		
	AR		
	AS		

EXAMINER	DATE CONSIDERED